

**PENINSULA BANK HOLDING CO.**

	CPP Disbursement Date 01/30/2009	RSSD (Holding Company) 3680980	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$308	\$317	2.9%		
Loans	\$204	\$209	2.4%		
Construction & development	\$62	\$49	-21.2%		
Closed-end 1-4 family residential	\$13	\$9	-31.8%		
Home equity	\$15	\$14	-3.9%		
Credit card	\$0	\$0			
Other consumer	\$2	\$0	-87.5%		
Commercial & Industrial	\$44	\$53	20.7%		
Commercial real estate	\$66	\$82	25.5%		
Unused commitments	\$74	\$74	-0.7%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$18	\$8	-55.3%		
Asset-backed securities	\$0	\$0			
Other securities	\$16	\$51	210.9%		
Cash & balances due	\$16	\$8	-50.2%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$280	\$287	2.4%		
Deposits	\$278	\$285	2.3%		
Total other borrowings	\$0	\$0			
FHLB advances	\$0	\$0			
Equity					
Equity capital at quarter end	\$28	\$30	8.1%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$6	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	9.3%	9.2%	--		
Tier 1 risk based capital ratio	11.2%	11.6%	--		
Total risk based capital ratio	12.5%	12.9%	--		
Return on equity <sup>1</sup>	10.3%	5.4%	--		
Return on assets <sup>1</sup>	1.0%	0.5%	--		
Net interest margin <sup>1</sup>	4.3%	4.2%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	120.7%	88.4%	--		
Loss provision to net charge-offs (qtr)	-28.6%	-120.5%	--		
Net charge-offs to average loans and leases <sup>1</sup>	0.2%	-0.4%	--		
<sup>1</sup> Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	4.7%	8.4%	0.2%	0.0%	--
Closed-end 1-4 family residential	2.2%	0.0%	0.0%	0.0%	--
Home equity	0.0%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.0%	0.0%	0.0%	--
Commercial & Industrial	1.0%	0.0%	0.0%	0.0%	--
Commercial real estate	0.0%	1.1%	0.0%	0.0%	--
Total loans	1.8%	2.4%	0.1%	0.0%	--